

**Information to identify the case:**

Debtor 1	<b>Andrae A. Bernard</b>	Social Security number or ITIN	xxx-xx-1328
	_____ First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	_____ First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-13719-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrae A. Bernard  
dba Value Carpet

3/1/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Andrae A. Bernard  
Debtor

Case No. 19-13719-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 01, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ Andrae A. Bernard, 8 Tuscan Drive, Freehold, NJ 07728-4342
518045253	+ ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012
518045255	+ Grace Bernard, 8 Tuscan Drive, Freehold, NJ 07728-4342
518045256	+ Manhattan Club, 112 North Courtland St 2nd Floor, East Stroudsburg, PA 18301-2102
518045259	+ Sheriff Monmouth County, 2500 Kozloski Road, Freehold, NJ 07728-4424
518045260	+ Statebridge Company LLC, 5680 Greenwood Plaza Blvd 100S, Englewood, CO 80111-2404
518045261	+ Statebridge Company LLC, Stern & Eisenberg PC, 1040 N Kings Highway 407, Cherry Hill, NJ 08034-1925
518045262	+ Statebridge Company LLC, PO Box 173313, Denver, CO 80217-3313
518227818	+ Statebridge Company, LLC, c/o Schiller Knapp Lefkowitz Hertzell LLP, 5680 Greenwood Plaza Blvd. Suite 100S, Greenwood Village, CO 80111-2404

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2024 21:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 01 2024 21:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 01 2024 21:38:00	Federal Home Loan Mortgage Corporation, as Trustee, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	Mar 01 2024 21:38:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: RASEBN@raslg.com	Mar 01 2024 21:38:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, Duluth, GA 30097-8458
518045254	^ MEBN	Mar 01 2024 21:29:55	Amerifinancial Solutions, PO Box 65018, Baltimore, MD 21264-5018
518587183	+ EDI: LCIBAYLN	Mar 02 2024 02:10:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
518587184	+ EDI: LCIBAYLN	Mar 02 2024 02:10:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
518997938	+ Email/Text: nsm_bk_notices@mrcooper.com		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Mar 01, 2024

Form ID: 3180W

Total Noticed: 26

		Mar 01 2024 21:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518997937	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2024 21:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
519843675	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 01 2024 21:41:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519843674	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 01 2024 21:41:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518220537	Email/PDF: resurgentbknofications@resurgent.com	Mar 01 2024 21:48:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518045258	+ Email/Text: clientservices@remexinc.com	Mar 01 2024 21:38:00	Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
519696097	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2024 21:38:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
519696098	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2024 21:38:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, RightPath Servicing 75261-9096, ATTN: Bankruptcy Dept.
518045263	+ EDI: SYNC	Mar 02 2024 02:10:00	Syncb/BP, Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519655531		Nationstar Mortgage LLC d/b/a Mr. Cooper
518045257	##+	Ocean Anesthesia Group, 1200 Hooper Av, Toms River, NJ 08753-3594

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Mar 01, 2024

Form ID: 3180W

Total Noticed: 26

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust ajennings@raslg.com
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper ecfnotices@grosspolowy.com
Ashley Pascuzzi	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ecfnotices@grosspolowy.com
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Bayview Loan Servicing LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor Creditor Community Loan Servicing f/k/a Bayview Loan Servicing LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Joseph I. Windman	on behalf of Debtor Andrae A. Bernard jwindman@aol.com
Kathleen M Magoon	on behalf of Creditor Bayview Loan Servicing LLC logsecf@logs.com, kathleenmagoon@gmail.com
Phillip Andrew Raymond	on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust bankruptcy@fskslaw.com
Richard James Tracy, III	on behalf of Creditor Statebridge Company LLC, richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Tammy L. Terrell	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18